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United States Patent [19]

Russell et al.

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[54] **SYSTEM AND METHOD FOR CARRYING OUT INFORMATION-RELATED TRANSACTIONS USING WEB DOCUMENTS EMBODYING TRANSACTION ENABLING APPLETS AUTOMATICALLY LAUNCHED AND EXECUTED IN RESPONSE TO READING URL-ENCODED SYMBOLS POINTING THERETO**

[75] Inventors: **Garrett Russell**, Newark, Del.; **David M. Wilz, Sr.**, Sewell; **Carl Harry Knowles**, Morristown, both of N.J.

[73] Assignee: **Metrologic Instruments, Inc.**, Blackwood, N.J.

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[51] **Int. Cl.**[6] **G06K 7/10**

[52] **U.S. Cl.** **235/462**; 235/472

[58] **Field of Search** 235/380, 381, 235/388, 388.5, 492, 462, 472, 475, 470, 469

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Primary Examiner—Thien Minh Le

Attorney, Agent, or Firm—Thomas J. Perkowski, Esq.

[57] **ABSTRACT**

A novel transaction-enabling method and system are disclosed, wherein a transaction-enabling Java-Applet is embedded within an HTML-encoded document stored in an HTTP server at predetermined URL. When a code symbol (e.g., magstripe or bar code) encoded with the URL is read using a code symbol reader interfaced with a Java-enabled Internet terminal, the corresponding HTTP document is automatically accessed and displayed at the terminal, and the transaction-enabling Java-Applet initiated for execution so that the customer, consumer or client desiring the transaction can simply and conveniently conduct the information-related transaction over the Internet. The transaction-enabling Internet terminal can be in the form of an Internet kiosk installed in a public location, in the manner as conventional ATMs. By virtue of the present invention, universal transaction machine (UTMs) can be easily deployed for use by the mass population so that they can easily conduct various types of transaction over the Internet.

22 Claims, 12 Drawing Sheets